

INTERNATIONAL BK OF CHICAGO

	Disbursement Date 09/10/2010	RSSD (Holding Company) 2339759	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$531	\$520	-2.1%		
Loans	\$366	\$298	-18.5%		
Construction & development	\$16	\$13	-15.4%		
Closed-end 1-4 family residential	\$65	\$50	-23.0%		
Home equity	\$4	\$0	-90.0%		
Credit card	\$0	\$0			
Other consumer	\$7	\$7	3.5%		
Commercial & Industrial	\$47	\$20	-58.4%		
Commercial real estate	\$193	\$182	-5.9%		
Unused commitments	\$24	\$9	-60.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$75	\$120	60.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$60	\$66	10.3%		
Cash & balances due	\$24	\$31	28.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$458	\$454	-0.9%		
Deposits	\$456	\$450	-1.4%		
Total other borrowings	\$0	\$2			
FHLB advances	\$0	\$2			
Equity					
Equity capital at quarter end	\$74	\$66	-9.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.9%	12.2%	--		
Tier 1 risk based capital ratio	21.8%	20.8%	--		
Total risk based capital ratio	23.1%	22.1%	--		
Return on equity ¹	18.3%	18.1%	--		
Return on assets ¹	2.6%	2.2%	--		
Net interest margin ¹	4.2%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	93.1%	99.6%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	3.5%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016	
Construction & development	0.0%	15.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.1%	3.5%	0.2%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.4%	0.0%	1.7%	0.0%	--
Commercial real estate	3.5%	3.7%	1.2%	0.0%	--
Total loans	2.1%	3.5%	0.9%	0.0%	--